

Preliminary Summary of Population Survey of the Uninsured and Newly Insured

Dianne Rucinski, Ph.D.
Health Research and Policy Centers
School of Public Health
University of Illinois, Chicago

Preliminary Results

NOTE: This report is preliminary and is subject to revision. Please do not cite or reproduce information from this preliminary report.

Based on a random digit dial survey conducted from January, 2001 to the first week in May, 2001, we estimate that approximately 8.9%-15.7% of Illinois residents are currently lack health insurance or are newly insured (gained health insurance within the last six months). The lower boundary (8.9%) assumes that none of the households we were unable to screen contained uninsured or newly insured residents. The upper boundary (15.7%) assumes that the insurance status of household members in households we were unable to screen are insured at rates similar to the households for which we completed an interview. Further, of the 15.7% we believe to be the more realistic estimate of the survey's target population, we estimate that approximately 9.7% of Illinois residents were uninsured at the time of the survey and that 6.0% were newly insured.

Based on the sample survey results, we find that:

- Latinos and African Americans are disproportionately uninsured compared to non-Hispanic Whites.
- The uninsured have lower incomes than the newly insured, with one-third of the uninsured at or below 133% of the Federal Poverty Guidelines compared to one-fifth of the newly insured.
- There is significant discontinuity in coverage for both the uninsured and newly insured. In addition, the currently uninsured have been without coverage for a longer period of time, with about half of the uninsured lacking insurance for more than 24 months and one-fourth of the newly insured lacking insurance for more than 24 months.
- About two-thirds of the uninsured are currently employed, but less than half have insurance available through their employers. These figures compare to three-fourths of the newly insured currently employed, and about 80% who have coverage available through their employers.
- Among those who had coverage available through their employer, the most commonly cited reason for declining health insurance through the employer was inability to afford the premium (39%). About 36% reported that the coverage available was not worth the cost of the premium and 26% reported that they had not worked long enough to be eligible for coverage.

- Only 13% of the uninsured reported that they did not need insurance at this time in their life.
- Just over 10% of the uninsured had applied for health insurance directly to an insurance company. Of that group, only 22% were able to get coverage and most dropped coverage because they could not afford the premium. None of the respondents dropped their direct purchase plan because they picked up coverage through an employer.
- About 60% or more of families reported that they would not be able to pay a premium ranging from \$250 - \$400 a month for family coverage. Less than one-third said they would be willing to pay \$400 a month for family coverage.
- The median amount respondents reported they would pay for family coverage was about \$100 a month, with a mean of \$131 a month.
- Awareness of the I-CHIP program is low. Only 11% of the uninsured were aware I-CHIP.

Methodology

The University of Illinois Survey Research Lab (SRL) conducted this study of uninsured families in the State of Illinois. This study was conducted for Dr. Dianne Rucinski and was funded by the Governor's Planning Task Force on the Uninsured through a grant from the Health Resources and Services Administration, U.S. Department of Health and Human Services.

Sample design was a disproportionate stratified sample with 5 strata: Northwestern, Central, Southern, Cook County, and the Collar Counties of Cook County. Interviews were conducted by telephone throughout the state. This section reports the disposition of sample.

A sample of 19,089 RDD numbers was purchased from Genesys Sampling Systems on November 14, 2000. An additional sample of 8,383 cases was purchased from Survey Sampling, Inc. on March 6, 2001. The sample of 25,735 telephone numbers was released in 17 replicates over a period of about three months, from mid-January through mid-April, 2001. Data collection ended May 6, 2001.

Table 1 shows the final disposition for the total sample.

Table 1a. Final Disposition of Sample, State of Illinois

Code	Disposition	Number	Percent
01	Completed interview (English)	759	2.95
02	Completed interview (Spanish)	86	0.33
03	Partial Complete Interview (English)	69	0.27
04	Partial Complete Interview (Spanish)	18	0.07
30	No answer	2784	10.82
31	Answering machine/answering service	937	3.64
32	Eligible R not available	22	0.09
33	Unscreened R not available	1034	4.02
40	Final refusal to screener	4203	16.33
41	Final refusal after screening	38	0.15
42	Final Spanish refusal	19	0.07
47	Final refusal, unscreened – PM	68	0.26
55	Not able to interview during survey period	81	0.31
56	Never able to interview	205	0.80
70	Inelig, R under 18	58	0.23
71	Inelig, R is insured	9599	37.30
85	Deceased	2	0.01
86	Nonworking	3291	12.79
87	Non-residential	2348	9.12
88	Ineligible foreign language	114	0.44
Total		25,735	100.00